HOUSING MARKET INFORMATION

HOUSING NOW
Hamilton and Brantford CMAs

CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: January 2010

New Home Market

Modest Rise in Fourth Quarter Starts

While 2009 was a slower year for new home starts in the Hamilton Census Metropolitan Area (CMA), there was some revitalization in new home building activity during the fourth quarter. As economic recovery gained momentum towards the end of the year, consumers brought forward their home purchases in anticipation of higher prices and mortgage rates in 2010. Builders started a number of homes during the quarter, reaching the highest quarterly total for 2009. Much of the rise was due to more semi-detached and townhouse starts, as well as a number of single-detached homes. Apartment starts however were absent during the second half of 2009, which is a contrast to the large number condominium apartments started in 2008. In the Brantford

Figure 1

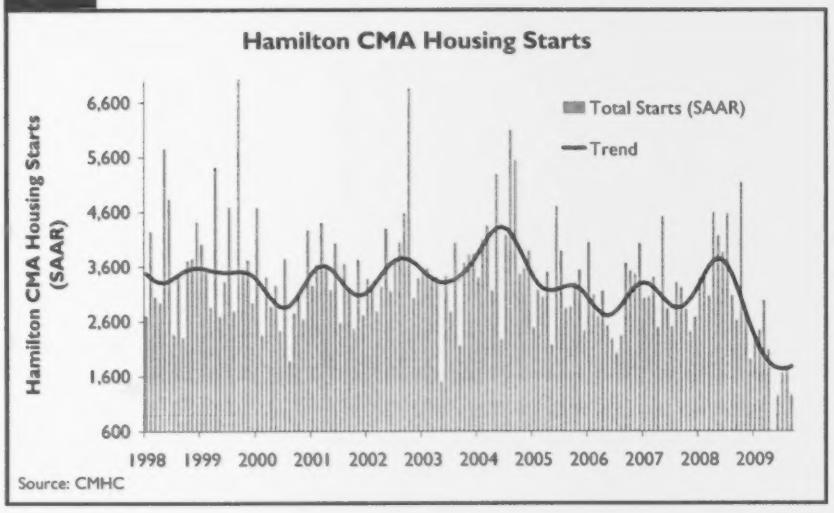

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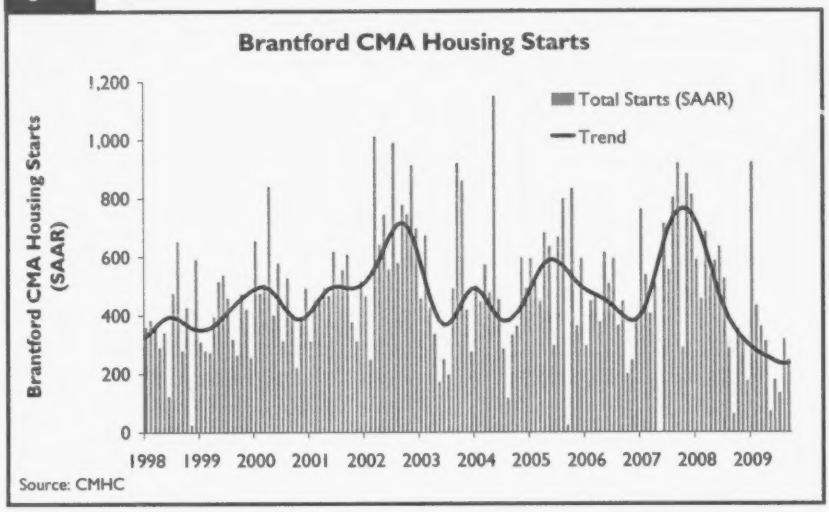
Figure 2



CMA, starts were up by just one unit as compared to a year ago. Total starts in 2009 lagged behind 2008 and there were also fewer homes in the construction and completion stage

Although starts were down, builders were busy completing and selling homes. Completions were up by nearly 17 per cent in the Hamilton CMA, and the number of homes still yet unsold fell to a record low by the end of the year. Similarly in Brantford, the number of homes completed and not yet occupied also fell 24 per cent from a year prior. Given the decreased inventory, any uptick in demand will stimulate new construction. The largest numbers of completions were of freehold and condominium townhouses in Glanbrook and Stoney Creek. Persistent growth of townhouse communities in these markets in recent years kept new home building activity strong in the Hamilton CMA. Another one-quarter of the completions were of condominium apartments, most of which were started in Burlington the year prior. High rise construction is expected to continue with 186 pending condominium apartment starts in Burlington in December.

Resale Market

Average MLS® Price Reaches Record High

While there was modest growth in new home construction, the resale market performed relatively well during the fourth quarter. Sales in the Hamilton CMA were up 44 per cent during the fourth quarter, nearly matching that of 2007, the record year for MLS® sales in the CMA. This included a number of condominiums. In the Brantford CMA, sales were also up 24 per cent during the quarter. Buyers' expectations of rising prices and mortgage rates in 2010 prompted them to purchase in the present.

While the number of homes sold increased, listings remained almost unchanged from the same quarter in 2008 in the Hamilton CMA and fell in the Brantford CMA. Consequently,

Figure 3

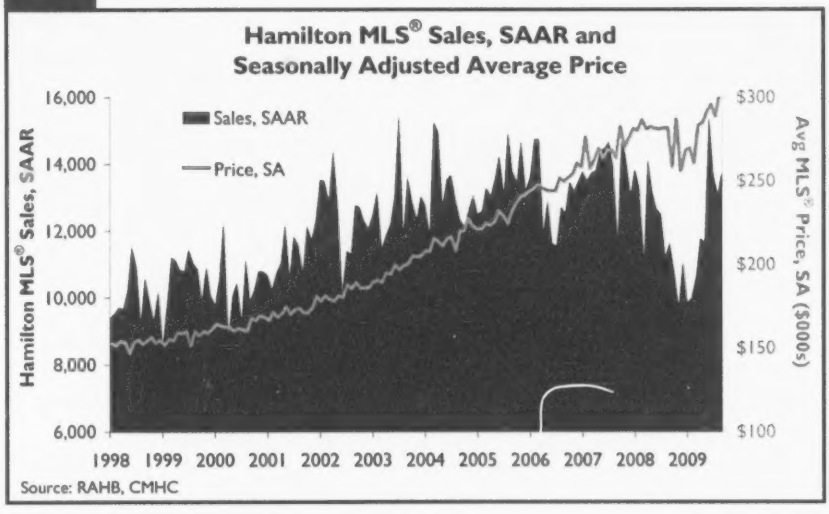
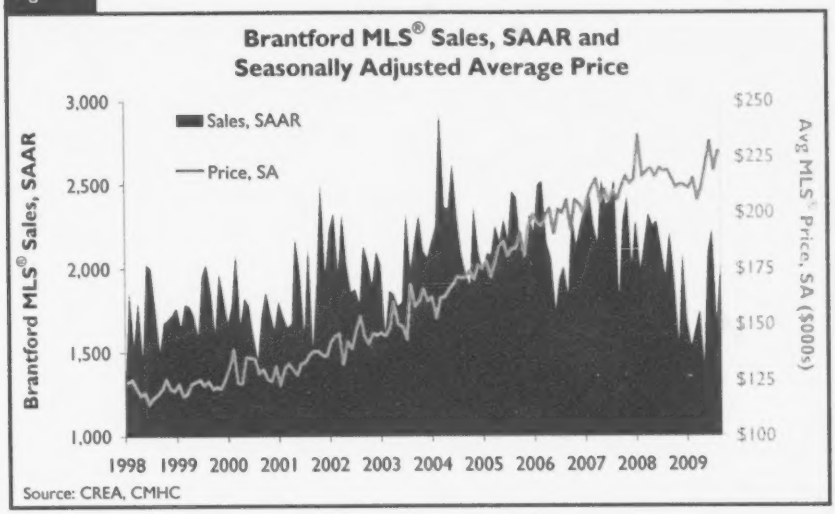


Figure 4



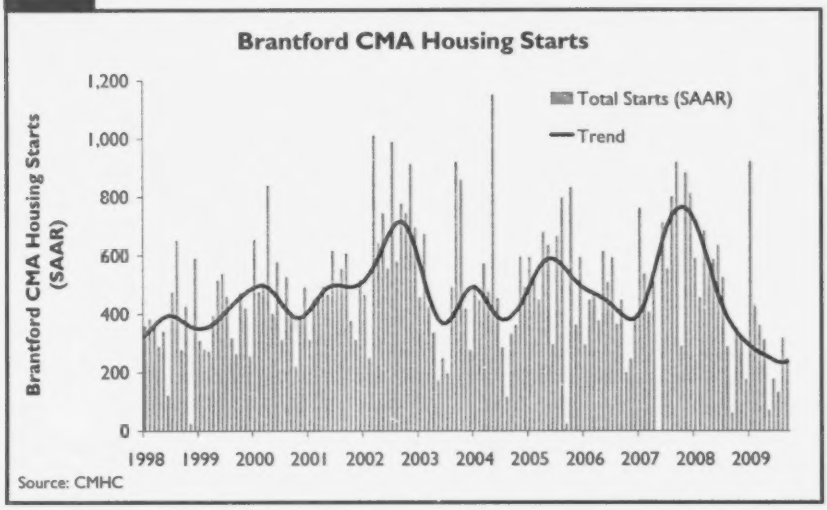
there were more buyers in the market competing for a home, while the number of sellers did not rise at the same pace. This prompted the market to tighten up and buyers reacted by making offers above the asking price. The dollar volume of homes sold in the Hamilton CMA nearly doubled during the fourth quarter. The average price of an existing home reached a record high of $299,000 in the Hamilton CMA. In the Brantford CMA, prices rose by just over five per cent to $224,000, which was just below the record price level set during the third quarter.

More People Seeking Jobs

Despite a rising unemployment rate in the Hamilton CMA, the local job market was relatively stable through the fourth quarter. Continued investments into the health care industry and growth in the financial service sector contributed to a modest 1 per cent increase in jobs. Despite the modest growth, the unemployed component of the labour force also rose, but much of this was a result of new people entering the labour force. This was particularly true for the 25 to 44 age group, where the number of unemployed increased by 20 per cent. As a result, the unemployment rate rose to 7.9 per cent last quarter, up from 6.3 per cent a year earlier. Also notable was that there was almost no change to unemployment in the manufacturing sector in the fourth quarter and was at its lowest level when compared to the rest of the year. Some plants are operating below capacity, recalling workers on a temporary basis as necessary.

In the Brantford CMA, total employment also grew modestly but job losses and an unstable labour market did put a damper on new home construction. Downsizing in the primarily manufacturing-based economy throughout the year filtered through to the service producing sector, where unemployment increased four-fold in the fourth quarter. The less diversified economy in Brantford means that there have been fewer opportunities for growth and new entrants into the labour market have had difficulty securing a position. This also put upward pressure on the unemployment rate inadvertently in the Brantford CMA. The rate rose to 11.5 per cent in 2009 from 6.3 per cent in 2008.

Figure 2



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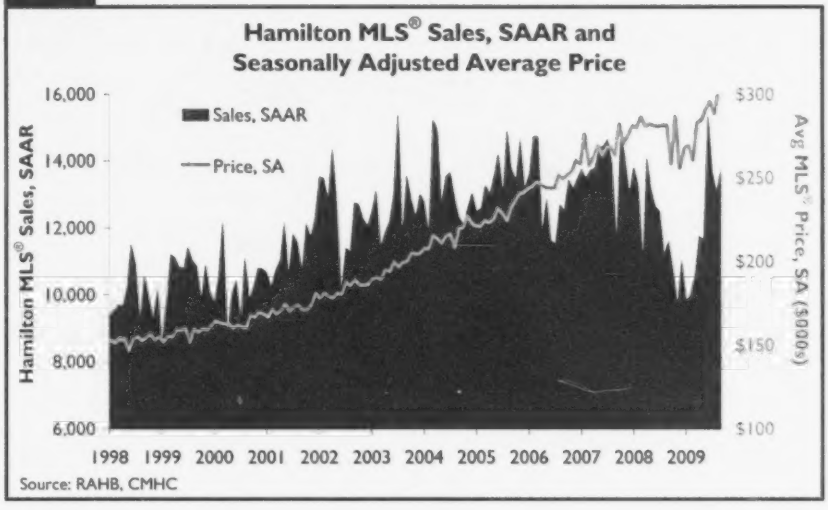
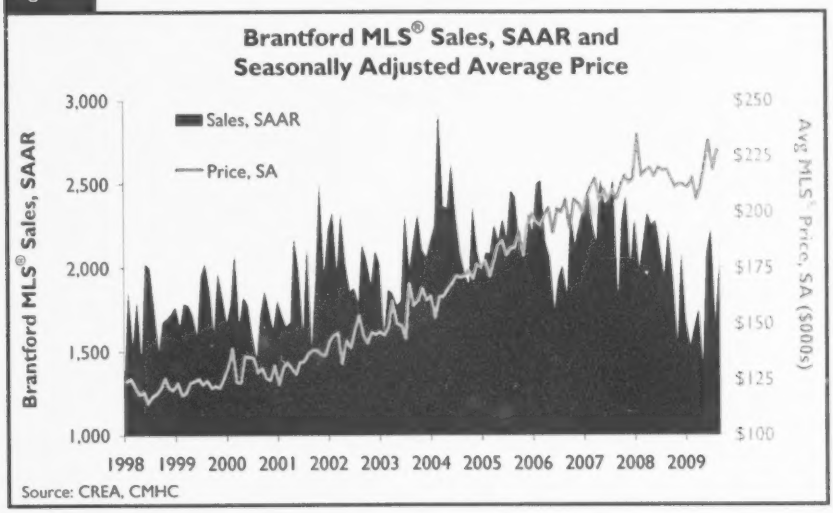


Figure 4



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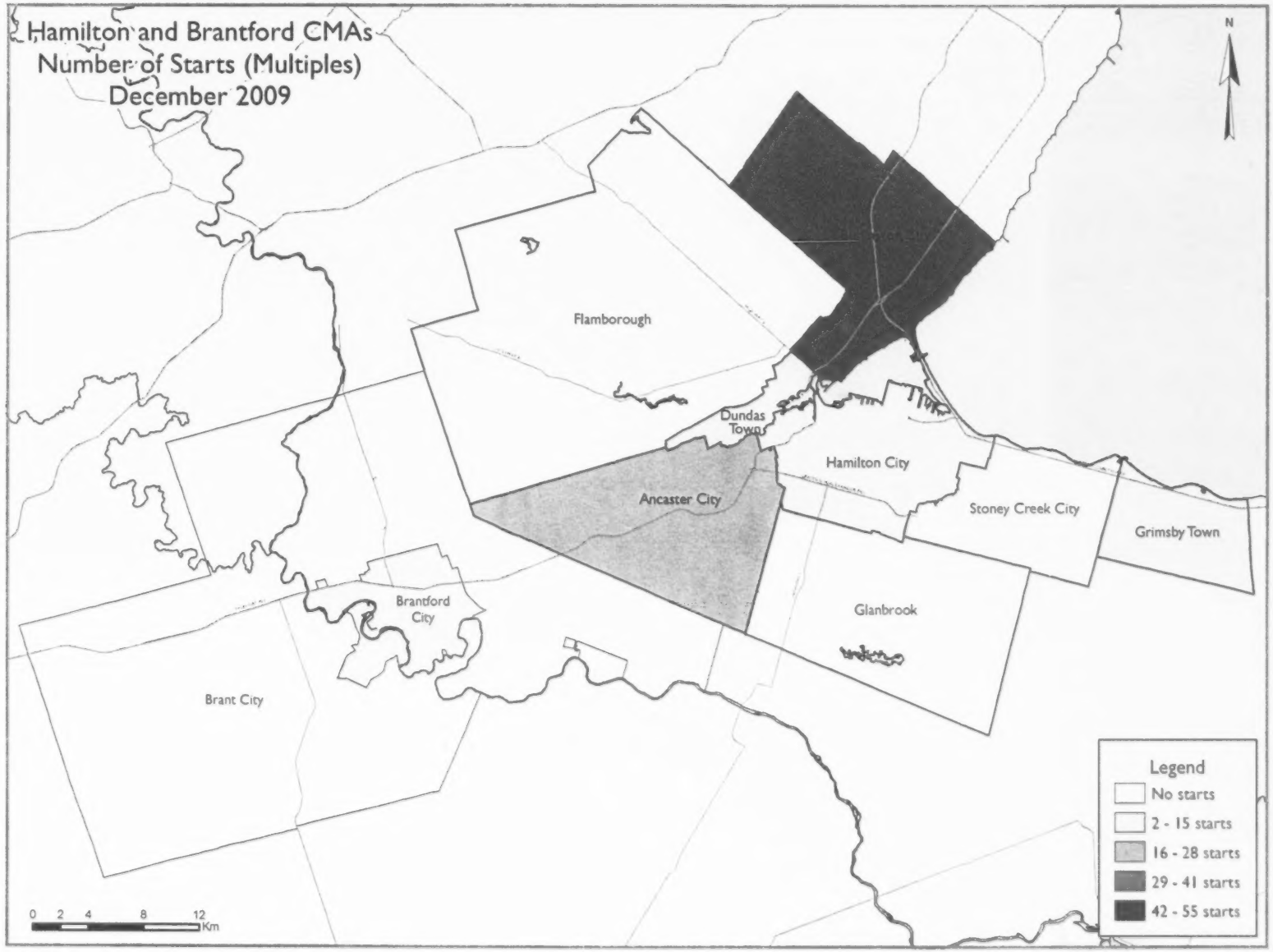
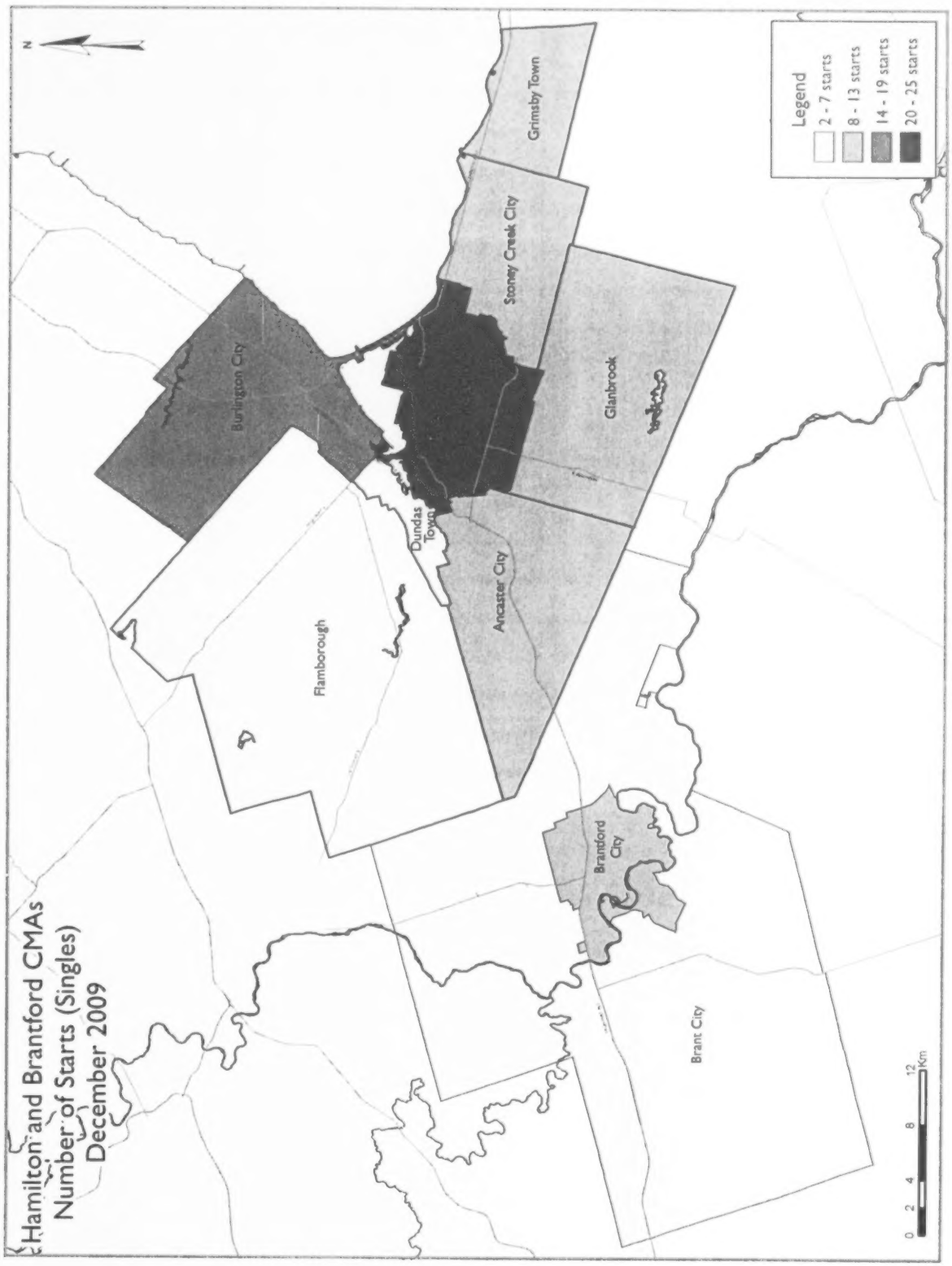
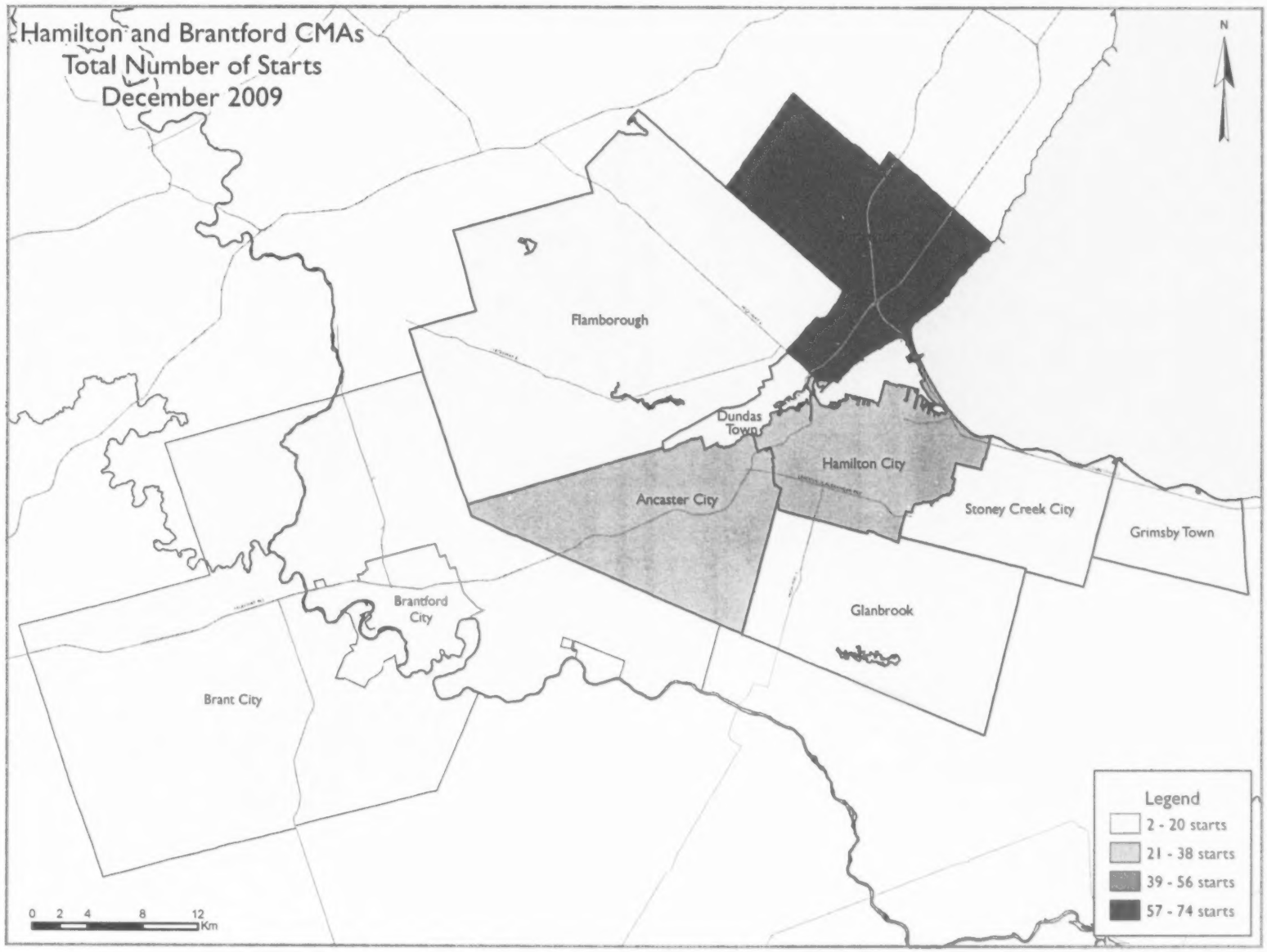
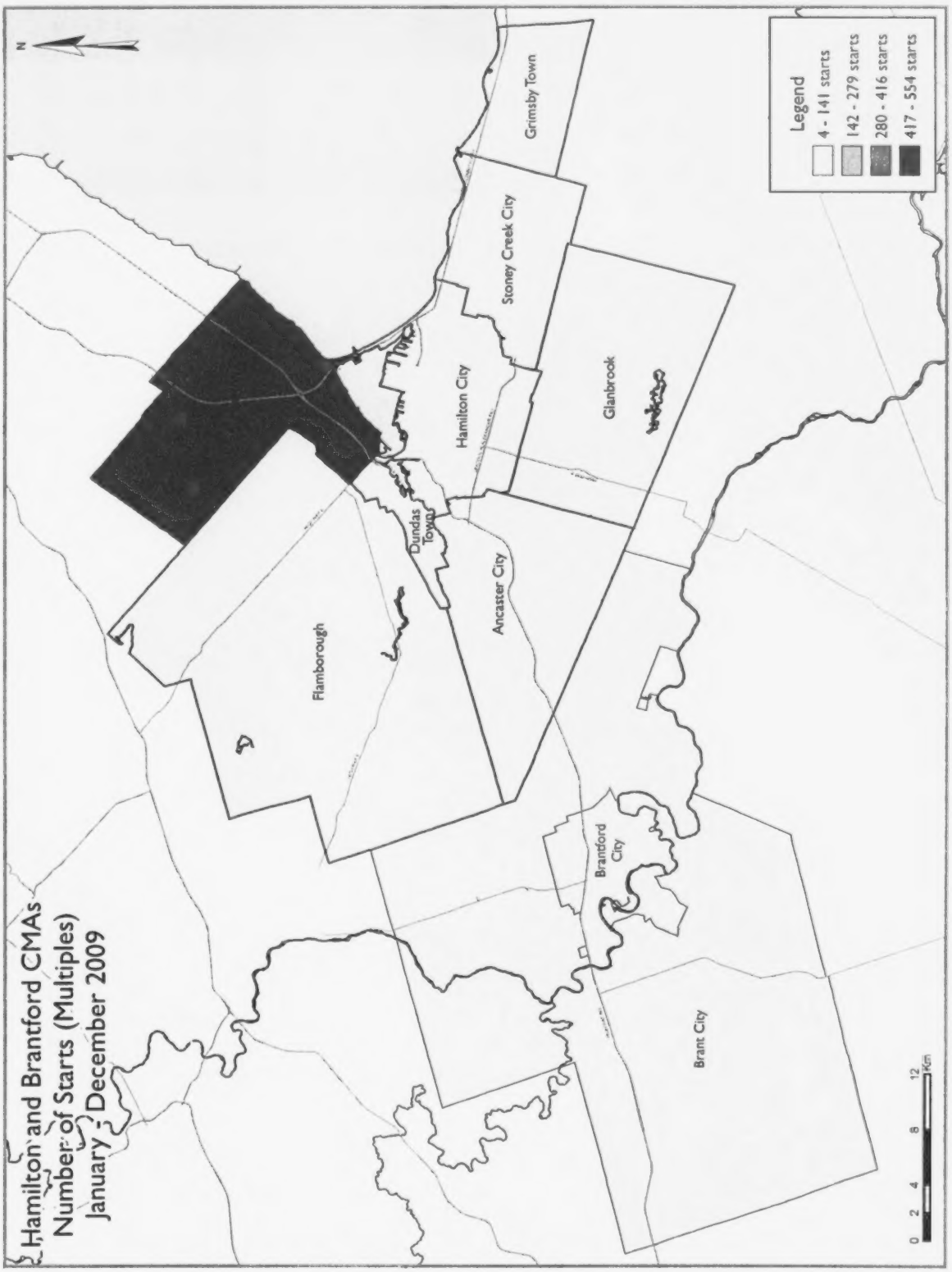
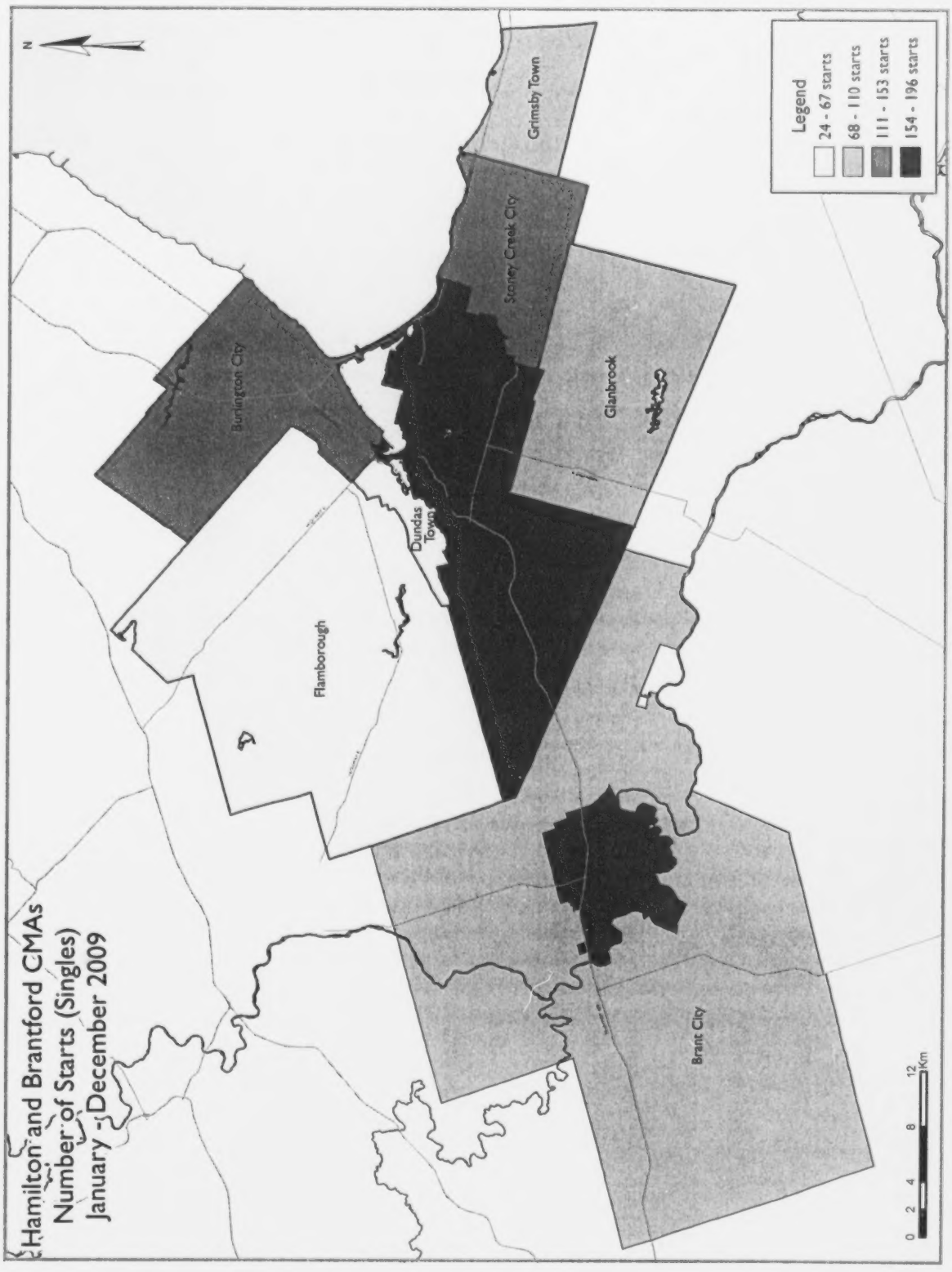
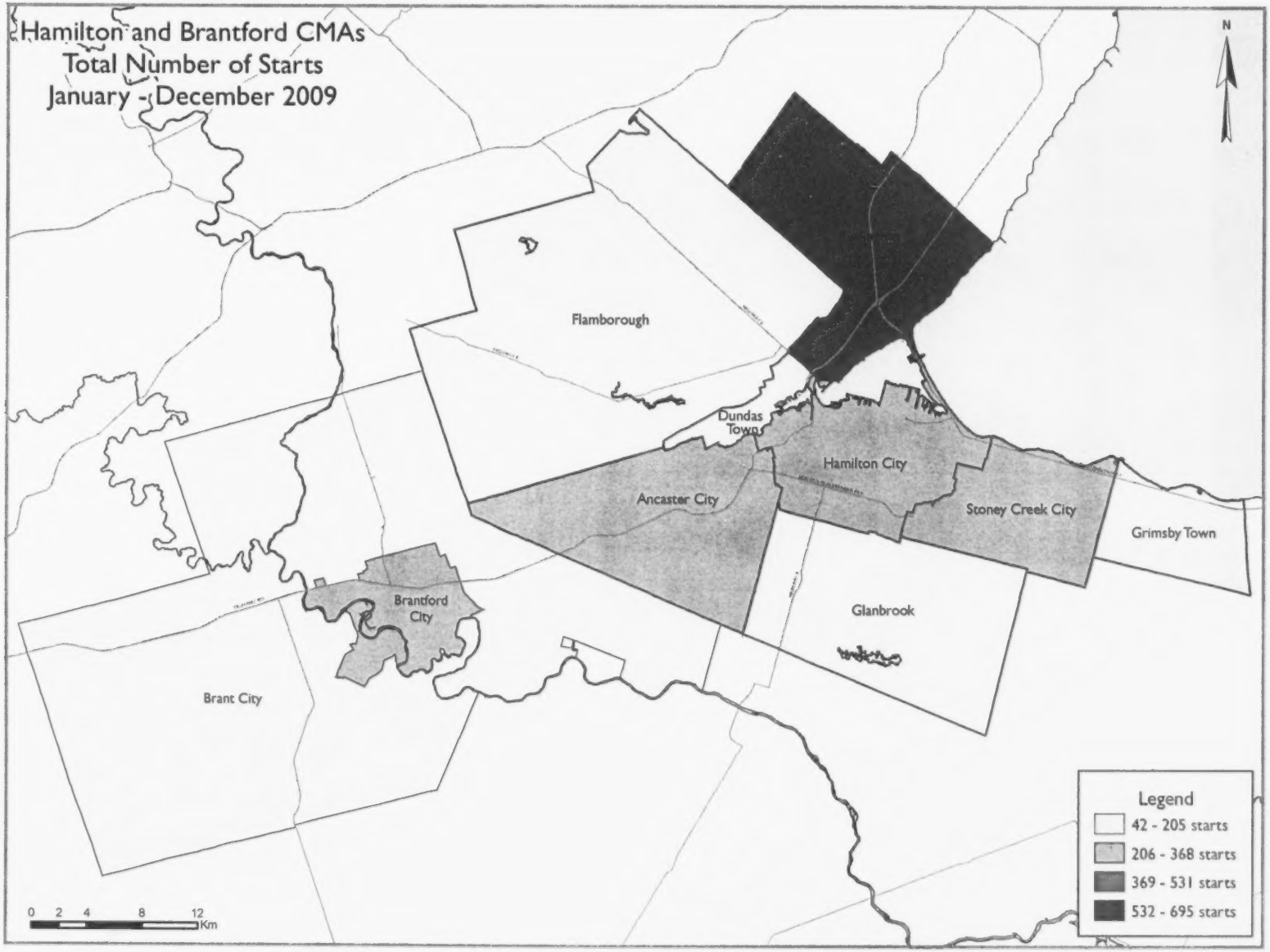

Hamilton and Brantford CMAs
Number of Starts (Multiples)
December 2009
N
Flamborough
Dundas Town
Hamilton City
Ancaster City
Stoney Creek City
Grimsby Town
Glanbrook
Brantford City
Brant City
0 2 4 8 12 Km
Legend
No starts
2 - 15 starts
16 - 28 starts
29 - 41 starts
42 - 55 starts


Hamilton and Brantford CMAs
Number of Starts (Singles)
December 2009
N
Legend
2 - 7 starts
8 - 13 starts
14 - 19 starts
20 - 25 starts
Grimsby Town
Stoney Creek City
Glanbrook
Burlington City
Dundas Town
Ancaster City
Flamborough
Brantford City
Brant City
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Total Number of Starts
December 2009
N
Flamborough
Dundas Town
Hamilton City
Ancaster City
Stoney Creek City
Grimsby Town
Glanbrook
Brantford City
Brant City
0 2 4 8 12 Km
Legend
2 - 20 starts
21 - 38 starts
39 - 56 starts
57 - 74 starts


Hamilton and Brantford CMAs
Number of Starts (Multiples)
January - December 2009
N
Legend
4 - 141 starts
142 - 279 starts
280 - 416 starts
417 - 554 starts
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Dundas Town
Ancaster City
Flamborough
Brantford City
Brant City
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Number of Starts (Singles)
January - December 2009
N
Legend
24 - 67 starts
68 - 110 starts
111 - 153 starts
154 - 196 starts
Grimsby Town
Stoney Creek City
Burlington City
Glanbrook
Dundas Town
Flamborough
Brant City
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Total Number of Starts
January - December 2009
N
Flamborough
Dundas Town
Hamilton City
Ancaster City
Stoney Creek City
Grimsby Town
Glanbrook
Brantford City
Brant City
0 2 4 8 12 Km
Legend
42 - 205 starts
206 - 368 starts
369 - 531 starts
532 - 695 starts

HOUSING NOW REPORT TABLES

Available in ALL reports:

1	Housing Activity Summary of CMA
2	Starts by Submarket and by Dwelling Type – Current Month or Quarter
2.1	Starts by Submarket and by Dwelling Type – Year-to-Date
3	Completions by Submarket and by Dwelling Type – Current Month or Quarter
3.1	Completions by Submarket and by Dwelling Type – Year-to-Date
4	Absorbed Single-Detached Units by Price Range
5	MLS® Residential Activity
6	Economic Indicators

Available in SELECTED Reports:

1.1	Housing Activity Summary by Submarket
1.2	History of Housing Activity (once a year)
2.2	Starts by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
2.3	Starts by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
2.4	Starts by Submarket and by Intended Market – Current Month or Quarter
2.5	Starts by Submarket and by Intended Market – Year-to-Date
3.2	Completions by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
3.3	Completions by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
3.4	Completions by Submarket and by Intended Market – Current Month or Quarter
3.5	Completions by Submarket and by Intended Market – Year-to-Date
4.1	Average Price ($) of Absorbed Single-Detached Units

SYMBOLS

n/a	Not applicable
*	Totals may not add up due to co-operatives and unknown market types
**	Percent change > 200%
-	Nil
--	Amount too small to be expressed
SA	Monthly figures are adjusted to remove normal seasonal variation

Table 1a: Housing Activity Summary of Hamilton CMA December 2009									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
December 2009	91	26	35	0	36	0	0	0	188
December 2008	53	0	0	0	47	0	0	0	100
% Change	71.7	n/a	n/a	n/a	-23.4	n/a	n/a	n/a	88.0
Year-to-date 2009	892	130	218	6	259	90	0	264	1,860
Year-to-date 2008	1,667	116	595	8	645	498	0	0	3,529
% Change	-46.5	12.1	-63.4	-25.0	-59.8	-81.9	n/a	n/a	-47.3
UNDER CONSTRUCTION									
December 2009	559	114	246	4	489	564	0	264	2,241
December 2008	840	54	522	6	747	810	0	123	3,102
% Change	-33.5	111.1	-52.9	-33.3	-34.5	-30.4	n/a	114.6	-27.8
COMPLETIONS									
December 2009	71	2	31	0	80	0	0	0	184
December 2008	119	20	34	0	31	0	0	0	204
% Change	-40.3	-90.0	-8.8	n/a	158.1	n/a	n/a	n/a	-9.8
Year-to-date 2009	1,171	70	482	8	531	336	0	123	2,721
Year-to-date 2008	1,744	128	464	7	340	0	4	30	2,717
% Change	-32.9	-45.3	3.9	14.3	56.2	n/a	-100.0	**	0.1
COMPLETED & NOT ABSORBED									
December 2009	44	1	23	0	5	13	0	0	86
December 2008	65	19	41	0	2	0	0	4	131
% Change	-32.3	-94.7	-43.9	n/a	150.0	n/a	n/a	-100.0	-34.4
ABSORBED									
December 2009	70	3	34	0	86	2	0	0	195
December 2008	133	18	24	0	31	0	0	2	208
% Change	-47.4	-83.3	41.7	n/a	177.4	n/a	n/a	-100.0	-6.3
Year-to-date 2009	1,196	88	500	8	528	323	0	127	2,770
Year-to-date 2008	1,754	111	446	7	350	24	4	63	2,759
% Change	-31.8	-20.7	12.1	14.3	50.9	**	-100.0	101.6	0.4

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1b: Housing Activity Summary of Brantford CMA December 2009

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
December 2009	12	2	0	0	0	0	0	0	14
December 2008	6	0	0	0	0	0	0	0	6
% Change	100.0	n/a	n/a	n/a	n/a	n/a	n/a	n/a	133.3
Year-to-date 2009	257	14	12	1	30	0	0	3	317
Year-to-date 2008	280	4	50	3	59	21	7	8	432
% Change	-8.2	**	-76.0	-66.7	-49.2	-100.0	-100.0	-62.5	-26.6
UNDER CONSTRUCTION									
December 2009	84	2	6	1	47	0	0	0	140
December 2008	90	2	30	7	35	21	7	6	198
% Change	-6.7	0.0	-80.0	-85.7	34.3	-100.0	-100.0	-100.0	-29.3
COMPLETIONS									
December 2009	34	6	3	0	0	0	0	2	45
December 2008	20	0	0	0	12	0	0	0	32
% Change	70.0	n/a	n/a	n/a	-100.0	n/a	n/a	n/a	40.6
Year-to-date 2009	263	14	36	7	18	21	7	10	376
Year-to-date 2008	405	12	34	6	64	0	0	2	523
% Change	-35.1	16.7	5.9	16.7	-71.9	n/a	n/a	**	-28.1
COMPLETED & NOT ABSORBED									
December 2009	41	0	6	1	20	18	0	2	88
December 2008	69	0	9	3	35	0	0	0	116
% Change	-40.6	n/a	-33.3	-66.7	-42.9	n/a	n/a	n/a	-24.1
ABSORBED									
December 2009	30	6	5	0	2	0	0	0	43
December 2008	25	0	2	0	5	0	0	0	32
% Change	20.0	n/a	150.0	n/a	-60.0	n/a	n/a	n/a	34.4
Year-to-date 2009	291	14	39	9	33	3	7	8	404
Year-to-date 2008	438	14	30	7	63	0	6	2	560
% Change	-33.6	0.0	30.0	28.6	-47.6	n/a	16.7	**	-27.9

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
December 2009

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
New City of Hamilton									
December 2009	64	0	22	0	14	0	0	0	100
December 2008	42	0	0	0	31	0	0	0	73
Hamilton City									
December 2009	25	0	7	0	0	0	0	0	32
December 2008	7	0	0	0	8	0	0	0	15
Stoney Creek City									
December 2009	10	0	0	0	0	0	0	0	10
December 2008	15	0	0	0	0	0	0	0	15
Ancaster City									
December 2009	12	0	15	0	7	0	0	0	34
December 2008	10	0	0	0	14	0	0	0	24
Dundas Town									
December 2009	2	0	0	0	7	0	0	0	9
December 2008	1	0	0	0	0	0	0	0	1
Flamborough									
December 2009	6	0	0	0	0	0	0	0	6
December 2008	2	0	0	0	0	0	0	0	2
Glanbrook									
December 2009	9	0	0	0	0	0	0	0	9
December 2008	7	0	0	0	9	0	0	0	16
Burlington City									
December 2009	19	26	13	0	16	0	0	0	74
December 2008	8	0	0	0	16	0	0	0	24
Grimsby Town									
December 2009	8	0	0	0	6	0	0	0	14
December 2008	3	0	0	0	0	0	0	0	3
Hamilton CMA									
December 2009	91	26	35	0	36	0	0	0	188
December 2008	53	0	0	0	47	0	0	0	100
Brant City									
December 2009	2	0	0	0	0	0	0	0	2
December 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
December 2009	10	2	0	0	0	0	0	0	12
December 2008	3	0	0	0	0	0	0	0	3
Brantford CMA									
December 2009	12	2	0	0	0	0	0	0	14
December 2008	6	0	0	0	0	0	0	0	6

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UNDER CONSTRUCTION									
New City of Hamilton									
December 2009	376	18	202	4	395	207	0	0	1,203
December 2008	513	12	428	0	548	305	0	123	1,929
Hamilton City									
December 2009	131	4	19	0	84	83	0	0	322
December 2008	132	4	93	0	25	119	0	123	496
Stoney Creek City									
December 2009	48	2	55	0	24	0	0	0	129
December 2008	92	2	78	0	65	0	0	0	237
Ancaster City									
December 2009	98	10	56	0	104	62	0	0	330
December 2008	98	6	8	0	132	62	0	0	306
Dundas Town									
December 2009	12	2	6	4	28	62	0	0	114
December 2008	12	0	11	0	38	124	0	0	185
Flamborough									
December 2009	27	0	0	0	0	0	0	0	27
December 2008	65	0	99	0	0	0	0	0	164
Glanbrook									
December 2009	60	0	66	0	155	0	0	0	281
December 2008	114	0	139	0	288	0	0	0	541
Burlington City									
December 2009	146	96	28	0	64	357	0	264	955
December 2008	284	42	30	6	199	505	0	0	1,066
Grimsby Town									
December 2009	37	0	16	0	30	0	0	0	83
December 2008	43	0	64	0	0	0	0	0	107
Hamilton CMA									
December 2009	559	114	246	4	489	564	0	264	2,241
December 2008	840	54	522	6	747	810	0	123	3,102
Brant City									
December 2009	41	0	6	0	0	0	0	0	47
December 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
December 2009	43	2	0	1	47	0	0	0	93
December 2008	31	2	23	7	35	0	7	6	111
Brantford CMA									
December 2009	84	2	6	1	47	0	0	0	140
December 2008	90	2	30	7	35	21	7	6	198

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket December 2009									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
New City of Hamilton									
December 2009	65	0	21	0	49	0	0	0	135
December 2008	82	0	7	0	31	0	0	0	120
Hamilton City									
December 2009	17	0	0	0	0	0	0	0	17
December 2008	21	0	0	0	0	0	0	0	21
Stoney Creek City									
December 2009	20	0	8	0	8	0	0	0	36
December 2008	11	0	7	0	0	0	0	0	18
Ancaster City									
December 2009	15	0	6	0	6	0	0	0	27
December 2008	6	0	0	0	8	0	0	0	14
Dundas Town									
December 2009	1	0	0	0	8	0	0	0	9
December 2008	2	0	0	0	0	0	0	0	2
Flamborough									
December 2009	6	0	0	0	0	0	0	0	6
December 2008	10	0	0	0	0	0	0	0	10
Glanbrook									
December 2009	6	0	7	0	27	0	0	0	40
December 2008	32	0	0	0	23	0	0	0	55
Burlington City									
December 2009	4	2	10	0	31	0	0	0	47
December 2008	35	20	27	0	0	0	0	0	82
Grimsby Town									
December 2009	2	0	0	0	0	0	0	0	2
December 2008	2	0	0	0	0	0	0	0	2
Hamilton CMA									
December 2009	71	2	31	0	80	0	0	0	184
December 2008	119	20	34	0	31	0	0	0	204
Brant City									
December 2009	12	0	0	0	0	0	0	0	12
December 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
December 2009	22	6	3	0	0	0	0	2	33
December 2008	15	0	0	0	12	0	0	0	27
Brantford CMA									
December 2009	34	6	3	0	0	0	0	2	45
December 2008	20	0	0	0	12	0	0	0	32

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
December 2009

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETED & NOT ABSORBED									
New City of Hamilton									
December 2009	29	1	18	0	0	0	0	0	48
December 2008	39	2	20	0	0	0	0	4	65
Hamilton City									
December 2009	3	0	0	0	0	0	0	0	3
December 2008	4	1	0	0	0	0	0	4	9
Stoney Creek City									
December 2009	25	0	15	0	0	0	0	0	40
December 2008	32	0	13	0	0	0	0	0	45
Ancaster City									
December 2009	0	0	0	0	0	0	0	0	0
December 2008	0	0	1	0	0	0	0	0	1
Dundas Town									
December 2009	0	0	0	0	0	0	0	0	0
December 2008	0	0	0	0	0	0	0	0	0
Flamborough									
December 2009	1	0	0	0	0	0	0	0	1
December 2008	3	0	0	0	0	0	0	0	3
Glanbrook									
December 2009	0	1	3	0	0	0	0	0	4
December 2008	0	1	6	0	0	0	0	0	7
Burlington City									
December 2009	6	0	5	0	5	13	0	0	29
December 2008	17	17	18	0	2	0	0	0	54
Grimsby Town									
December 2009	9	0	0	0	0	0	0	0	9
December 2008	9	0	3	0	0	0	0	0	12
Hamilton CMA									
December 2009	44	1	23	0	5	13	0	0	86
December 2008	65	19	41	0	2	0	0	4	131
Brant City									
December 2009	6	0	1	0	0	18	0	0	25
December 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
December 2009	35	0	5	1	20	0	0	2	63
December 2008	61	0	4	3	35	0	0	0	103
Brantford CMA									
December 2009	41	0	6	1	20	18	0	2	88
December 2008	69	0	9	3	35	0	0	0	116

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
December 2009

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
New City of Hamilton									
December 2009	64	0	24	0	51	0	0	0	139
December 2008	93	0	7	0	31	0	0	2	133
Hamilton City									
December 2009	16	0	0	0	0	0	0	0	16
December 2008	20	0	0	0	0	0	0	2	22
Stoney Creek City									
December 2009	21	0	11	0	10	0	0	0	42
December 2008	23	0	7	0	0	0	0	0	30
Ancaster City									
December 2009	14	0	6	0	6	0	0	0	26
December 2008	6	0	0	0	8	0	0	0	14
Dundas Town									
December 2009	1	0	0	0	8	0	0	0	9
December 2008	2	0	0	0	0	0	0	0	2
Flamborough									
December 2009	6	0	0	0	0	0	0	0	6
December 2008	10	0	0	0	0	0	0	0	10
Glanbrook									
December 2009	6	0	7	0	27	0	0	0	40
December 2008	32	0	0	0	23	0	0	0	55
Burlington City									
December 2009	2	3	10	0	35	2	0	0	52
December 2008	32	18	17	0	0	0	0	0	67
Grimsby Town									
December 2009	4	0	0	0	0	0	0	0	4
December 2008	8	0	0	0	0	0	0	0	8
Hamilton CMA									
December 2009	70	3	34	0	86	2	0	0	195
December 2008	133	18	24	0	31	0	0	2	208
Brant City									
December 2009	10	0	0	0	0	0	0	0	10
December 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
December 2009	20	6	5	0	2	0	0	0	33
December 2008	20	0	2	0	5	0	0	0	27
Brantford CMA									
December 2009	30	6	5	0	2	0	0	0	43
December 2008	25	0	2	0	5	0	0	0	32

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2a: History of Housing Starts of Hamilton CMA
2000 - 2009

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2009	892	130	218	6	259	90	0	264	1,860
% Change	-46.5	12.1	-63.4	-25.0	-59.8	-81.9	n/a	n/a	-47.3
2008	1,667	116	595	8	645	498	0	0	3,529
% Change	-5.3	26.1	44.8	n/a	25.7	**	n/a	-100.0	17.5
2007	1,761	92	411	0	513	88	0	139	3,004
% Change	2.1	-25.8	-30.6	-100.0	41.7	-6.4	-100.0	13.9	-1.3
2006	1,725	124	592	16	362	94	8	122	3,043
% Change	16.2	-35.4	31.0	-5.9	-23.5	-64.0	-91.0	-30.7	-3.2
2005	1,485	192	452	17	473	261	89	176	3,145
% Change	-25.3	24.7	-14.6	183.3	-26.2	-53.1	196.7	-5.9	-23.2
2004	1,989	154	529	6	641	557	30	187	4,093
% Change	14.2	67.4	-6.7	**	-3.8	**	n/a	**	25.6
2003	1,742	92	567	1	666	164	0	13	3,260
% Change	-22.6	13.6	-7.7	-87.5	5.0	47.7	-100.0	-86.3	-14.3
2002	2,251	81	614	8	634	111	3	95	3,803
% Change	22.4	-19.0	68.7	166.7	8.4	-76.1	n/a	n/a	13.0
2001	1,839	100	364	3	585	465	0	0	3,365
% Change	-1.4	-21.9	-13.1	-84.2	25.3	138.5	n/a	-100.0	8 3
2000	1,865	128	419	19	467	195	0	15	3,108

Source: CMHC (Starts and Completions Survey)

Table 1.2b: History of Housing Starts of Brantford CMA 2000 - 2009

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2009	257	14	12	1	30	0	0	3	317
% Change	-8.2	**	-76.0	-66.7	-49.2	-100.0	-100.0	-62.5	-26.6
2008	280	4	50	3	59	21	7	8	432
% Change	-39.9	-75.0	92.3	n/a	-27.2	n/a	n/a	n/a	-26.7
2007	466	16	26	0	81	0	0	0	589
% Change	30.5	**	n/a	n/a	72.3	n/a	n/a	-100.0	44.0
2006	357	2	0	0	47	0	0	3	409
% Change	11.6	0.0	-100.0	-100.0	-59.8	n/a	-100.0	-94.8	-23.4
2005	320	2	10	11	117	0	13	58	534
% Change	-22.7	-66.7	42.9	n/a	112.7	n/a	n/a	n/a	10.8
2004	414	6	7	0	55	0	0	0	482
% Change	10.4	0.0	-36.4	-100.0	3.8	n/a	n/a	n/a	5.2
2003	375	6	11	13	53	0	0	0	458
% Change	-32.8	-83.3	175.0	160.0	15.2	-100.0	n/a	n/a	-34.6
2002	558	36	4	5	46	40	0	0	700
% Change	55.0	-21.7	-33.3	n/a	-27.0	n/a	n/a	n/a	47.4
2001	360	46	6	0	63	0	0	0	475
% Change	-3.7	76.9	-33.3	n/a	-17.1	n/a	n/a	n/a	-2.1
2000	374	26	9	0	76	0	0	0	485

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
December 2009

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Dec 2009	Dec 2008	Dec 2009	Dec 2008	Dec 2009	Dec 2008	Dec 2009	Dec 2008	Dec 2009	Dec 2008	% Change
Hamilton CMA	91	53	26	0	71	47	0	0	188	100	88.0
New City of Hamilton	64	42	0	0	36	31	0	0	100	73	37.0
Hamilton City	25	7	0	0	7	8	0	0	32	15	113.3
Stoney Creek City	10	15	0	0	0	0	0	0	10	15	-33.3
Ancaster City	12	10	0	0	22	14	0	0	34	24	41.7
Dundas Town	2	1	0	0	7	0	0	0	9	1	**
Flamborough	6	2	0	0	0	0	0	0	6	2	200.0
Glanbrook	9	7	0	0	0	9	0	0	9	16	-43.8
Burlington City	19	8	26	0	29	16	0	0	74	24	**
Grimsby Town	8	3	0	0	6	0	0	0	14	3	**
Brantford CMA	12	6	2	0	0	0	0	0	14	6	133.3
Brant City	2	n/a	0	n/a	0	n/a	0	n/a	2	n/a	n/a
Brantford City	10	3	2	0	0	0	0	0	12	3	**

Table 2.1: Starts by Submarket and by Dwelling Type
January - December 2009

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	% Change
Hamilton CMA	899	1,675	134	132	473	1,224	354	498	1,860	3,529	-47.3
New City of Hamilton	675	1066	14	32	364	899	0	124	1053	2121	-50.4
Hamilton City	196	297	4	16	95	101	0	0	295	414	-28.7
Stoney Creek City	140	276	2	2	77	156	0	0	219	434	-49.5
Ancaster City	172	124	6	14	96	89	0	62	274	289	-5.2
Dundas Town	24	23	2	0	16	61	0	62	42	146	-71.2
Flamborough	51	163	0	0	4	114	0	0	55	277	-80.1
Glanbrook	92	183	0	0	76	378	0	0	168	561	-70.1
Burlington City	141	511	120	100	80	257	354	374	695	1242	-44.0
Grimsby Town	83	98	0	0	29	68	0	0	112	166	-32.5
Brantford CMA	258	283	14	4	42	116	3	29	317	432	-26.6
Brant City	72	n/a	0	n/a	6	n/a	1	n/a	79	n/a	n/a
Brantford City	186	174	14	4	36	103	2	8	238	289	-17.6

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market December 2009

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Dec 2009	Dec 2008	Dec 2009	Dec 2008	Dec 2009	Dec 2008	Dec 2009	Dec 2008
Hamilton CMA	71	47	0	0	0	0	0	0
New City of Hamilton	36	31	0	0	0	0	0	0
Hamilton City	7	8	0	0	0	0	0	0
Stoney Creek City	0	0	0	0	0	0	0	0
Ancaster City	22	14	0	0	0	0	0	0
Dundas Town	7	0	0	0	0	0	0	0
Flamborough	0	0	0	0	0	0	0	0
Glanbrook	0	9	0	0	0	0	0	0
Burlington City	29	16	0	0	0	0	0	0
Grimsby Town	6	0	0	0	0	0	0	0
Brantford CMA	0	0	0	0	0	0	0	0
Brant City	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	0	0	0	0	0	0	0	0

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market January - December 2009

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Hamilton CMA	473	1,224	0	0	90	498	264	0
New City of Hamilton	364	899	0	0	0	124	0	0
Hamilton City	95	101	0	0	0	0	0	0
Stoney Creek City	77	156	0	0	0	0	0	0
Ancaster City	96	89	0	0	0	62	0	0
Dundas Town	16	61	0	0	0	62	0	0
Flamborough	4	114	0	0	0	0	0	0
Glanbrook	76	378	0	0	0	0	0	0
Burlington City	80	257	0	0	90	374	264	0
Grimsby Town	29	68	0	0	0	0	0	0
Brantford CMA	42	109	0	7	0	21	3	8
Brant City	6	n/a	0	n/a	0	n/a	1	n/a
Brantford City	36	96	0	7	0	0	2	8

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market
December 2009

Submarket	Freehold		Condominium		Rental		Total*	
	Dec 2009	Dec 2008	Dec 2009	Dec 2008	Dec 2009	Dec 2008	Dec 2009	Dec 2008
Hamilton CMA	152	53	36	47	0	0	188	100
New City of Hamilton	86	42	14	31	0	0	100	73
Hamilton City	32	7	0	8	0	0	32	15
Stoney Creek City	10	15	0	0	0	0	10	15
Ancaster City	27	10	7	14	0	0	34	24
Dundas Town	2	1	7	0	0	0	9	1
Flamborough	6	2	0	0	0	0	6	2
Glanbrook	9	7	0	9	0	0	9	16
Burlington City	58	8	16	16	0	0	74	24
Grimsby Town	8	3	6	0	0	0	14	3
Brantford CMA	14	6	0	0	0	0	14	6
Brant City	2	n/a	0	n/a	0	n/a	2	n/a
Brantford City	12	3	0	0	0	0	12	3

Table 2.5: Starts by Submarket and by Intended Market
January - December 2009

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Hamilton CMA	1,240	2,378	355	1,151	264	0	1,860	3,529
New City of Hamilton	867	1,567	185	554	0	0	1,053	2,121
Hamilton City	218	406	76	8	0	0	295	414
Stoney Creek City	212	377	7	57	0	0	219	434
Ancaster City	246	132	28	157	0	0	274	289
Dundas Town	20	40	22	106	0	0	42	146
Flamborough	55	277	0	0	0	0	55	277
Glanbrook	116	335	52	226	0	0	168	561
Burlington City	290	645	141	597	264	0	695	1,242
Grimsby Town	83	166	29	0	0	0	112	166
Brantford CMA	283	334	31	83	3	15	317	432
Brant City	78	n/a	0	n/a	1	n/a	79	n/a
Brantford City	205	212	31	62	2	15	238	289

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
December 2009

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Dec 2009	Dec 2008	Dec 2009	Dec 2008	Dec 2009	Dec 2008	Dec 2009	Dec 2008	Dec 2009	Dec 2008	% Change
Hamilton CMA	71	119	8	20	105	65	0	0	184	204	-9.8
New City of Hamilton	65	82	2	0	68	38	0	0	135	120	12.5
Hamilton City	17	21	0	0	0	0	0	0	17	21	-19.0
Stoney Creek City	20	11	0	0	16	7	0	0	36	18	100.0
Ancaster City	15	6	2	0	10	8	0	0	27	14	92.9
Dundas Town	1	2	0	0	8	0	0	0	9	2	**
Flamborough	6	10	0	0	0	0	0	0	6	10	-40.0
Glanbrook	6	32	0	0	34	23	0	0	40	55	-27.3
Burlington City	4	35	6	20	37	27	0	0	47	82	-42.7
Grimsby Town	2	2	0	0	0	0	0	0	2	2	0.0
Brantford CMA	34	20	6	0	3	12	2	0	45	32	40.6
Brant City	12	n/a	0	n/a	0	n/a	0	n/a	12	n/a	n/a
Brantford City	22	15	6	0	3	12	2	0	33	27	22.2

Table 3.1: Completions by Submarket and by Dwelling Type
January - December 2009

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	% Change
Hamilton CMA	1179	1752	80	138	1003	797	459	30	2721	2717	0.1
New City of Hamilton	806	1118	10	30	741	484	221	30	1778	1662	7.0
Hamilton City	196	333	4	18	110	3	159	30	469	384	22.1
Stoney Creek City	184	265	2	0	141	100	0	0	327	365	-10.4
Ancaster City	172	95	4	0	74	107	0	0	250	202	23.8
Dundas Town	20	20	0	2	31	12	62	0	113	34	**
Flamborough	88	168	0	2	103	15	0	0	191	185	3.2
Glanbrook	146	237	0	8	282	247	0	0	428	492	-13.0
Burlington City	284	521	70	108	214	254	238	0	806	883	-8.7
Grimsby Town	89	113	0	0	48	59	0	0	137	172	-20.3
Brantford CMA	270	411	14	12	61	98	31	2	376	523	-28.1
Brant City	90	n/a	0	n/a	7	n/a	23	n/a	120	n/a	n/a
Brantford City	180	277	14	12	54	92	8	2	256	383	-33.2

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
December 2009

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Dec 2009	Dec 2008	Dec 2009	Dec 2008	Dec 2009	Dec 2008	Dec 2009	Dec 2008
Hamilton CMA	105	65	0	0	0	0	0	0
New City of Hamilton	68	38	0	0	0	0	0	0
Hamilton City	0	0	0	0	0	0	0	0
Stoney Creek City	16	7	0	0	0	0	0	0
Ancaster City	10	8	0	0	0	0	0	0
Dundas Town	8	0	0	0	0	0	0	0
Flamborough	0	0	0	0	0	0	0	0
Glanbrook	34	23	0	0	0	0	0	0
Burlington City	37	27	0	0	0	0	0	0
Grimsby Town	0	0	0	0	0	0	0	0
Brantford CMA	3	12	0	0	0	0	2	0
Brant City	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	3	12	0	0	0	0	2	0

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - December 2009

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Hamilton CMA	1,003	794	0	3	336	0	123	30
New City of Hamilton	741	481	0	3	98	0	123	30
Hamilton City	110	0	0	3	36	0	123	30
Stoney Creek City	141	100	0	0	0	0	0	0
Ancaster City	74	107	0	0	0	0	0	0
Dundas Town	31	12	0	0	62	0	0	0
Flamborough	103	15	0	0	0	0	0	0
Glanbrook	282	247	0	0	0	0	0	0
Burlington City	214	254	0	0	238	0	0	0
Grimsby Town	48	59	0	0	0	0	0	0
Brantford CMA	54	98	7	0	21	0	10	2
Brant City	7	n/a	0	n/a	21	n/a	2	n/a
Brantford City	47	92	7	0	0	0	8	2

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market
December 2009

Submarket	Freehold		Condominium		Rental		Total*	
	Dec 2009	Dec 2008	Dec 2009	Dec 2008	Dec 2009	Dec 2008	Dec 2009	Dec 2008
Hamilton CMA	104	173	80	31	0	0	184	204
New City of Hamilton	86	89	49	31	0	0	135	120
Hamilton City	17	21	0	0	0	0	17	21
Stoney Creek City	28	18	8	0	0	0	36	18
Ancaster City	21	6	6	8	0	0	27	14
Dundas Town	1	2	8	0	0	0	9	2
Flamborough	6	10	0	0	0	0	6	10
Glanbrook	13	32	27	23	0	0	40	55
Burlington City	16	82	31	0	0	0	47	82
Grimsby Town	2	2	0	0	0	0	2	2
Brantford CMA	43	20	0	12	2	0	45	32
Brant City	12	n/a	0	n/a	0	n/a	12	n/a
Brantford City	31	15	0	12	2	0	33	27

Table 3.5: Completions by Submarket and by Intended Market
January - December 2009

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Hamilton CMA	1,723	2,336	875	347	123	34	2,721	2,717
New City of Hamilton	1,211	1,414	444	214	123	34	1,778	1,662
Hamilton City	293	347	53	3	123	34	469	384
Stoney Creek City	267	365	60	0	0	0	327	365
Ancaster City	194	125	56	77	0	0	250	202
Dundas Town	23	28	90	6	0	0	113	34
Flamborough	191	185	0	0	0	0	191	185
Glanbrook	243	364	185	128	0	0	428	492
Burlington City	375	750	431	133	0	0	806	883
Grimsby Town	137	172	0	0	0	0	137	172
Brantford CMA	313	451	46	70	17	2	376	523
Brant City	97	n/a	21	n/a	2	n/a	120	n/a
Brantford City	216	311	25	70	15	2	256	383

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
December 2009

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $200,000		$200,000 - $249,999		$250,000 - $299,999		$300,000 - $349,999		$350,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
New City of Hamilton													
December 2009	1	1.6	4	6.5	12	19.4	14	22.6	31	50.0	62	349,950	379,435
December 2008	0	0.0	2	2.2	16	17.2	24	25.8	51	54.8	93	365,990	384,937
Year-to-date 2009	7	0.9	25	3.1	153	18.8	192	23.6	435	53.6	812	355,945	399,266
Year-to-date 2008	10	0.9	37	3.3	165	14.8	360	32.2	545	48.8	1,117	349,000	378,233
Hamilton City													
December 2009	0	0.0	0	0.0	1	6.7	6	40.0	8	53.3	15	350,000	357,013
December 2008	0	0.0	1	5.0	1	5.0	5	25.0	13	65.0	20	388,495	386,431
Year-to-date 2009	2	1.0	3	1.5	19	9.8	57	29.4	113	58.2	194	357,945	377,824
Year-to-date 2008	4	1.2	10	3.0	42	12.4	127	37.6	155	45.9	338	344,990	353,309
Stoney Creek City													
December 2009	0	0.0	0	0.0	8	38.1	5	23.8	8	38.1	21	329,900	344,272
December 2008	0	0.0	0	0.0	7	30.4	7	30.4	9	39.1	23	337,990	351,006
Year-to-date 2009	0	0.0	0	0.0	67	34.9	69	35.9	56	29.2	192	325,990	353,141
Year-to-date 2008	0	0.0	3	1.1	56	21.3	89	33.8	115	43.7	263	341,900	355,337
Ancaster City													
December 2009	0	0.0	1	7.1	1	7.1	1	7.1	11	78.6	14	423,700	449,717
December 2008	0	0.0	0	0.0	0	0.0	0	0.0	6	100.0	6	--	--
Year-to-date 2009	1	0.6	1	0.6	1	0.6	7	4.1	159	94.1	169	491,000	527,964
Year-to-date 2008	0	0.0	0	0.0	1	1.0	3	3.1	92	95.8	96	499,000	530,221
Dundas Town													
December 2009	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	--	--
December 2008	0	0.0	0	0.0	0	0.0	1	50.0	1	50.0	2	--	--
Year-to-date 2009	0	0.0	0	0.0	3	15.0	2	10.0	15	75.0	20	458,950	455,254
Year-to-date 2008	0	0.0	0	0.0	0	0.0	1	5.0	19	95.0	20	464,970	501,571
Flamborough													
December 2009	1	20.0	1	20.0	1	20.0	0	0.0	2	40.0	5	--	--
December 2008	0	0.0	0	0.0	2	20.0	3	30.0	5	50.0	10	340,500	515,900
Year-to-date 2009	4	4.5	16	18.2	6	6.8	16	18.2	46	52.3	88	353,500	403,264
Year-to-date 2008	4	2.5	16	9.8	20	12.3	53	32.5	70	42.9	163	329,000	419,915
Glanbrook													
December 2009	0	0.0	2	33.3	1	16.7	2	33.3	1	16.7	6	--	--
December 2008	0	0.0	1	3.1	6	18.8	8	25.0	17	53.1	32	358,445	352,816
Year-to-date 2009	0	0.0	5	3.4	57	38.3	41	27.5	46	30.9	149	317,000	330,771
Year-to-date 2008	2	0.8	8	3.4	46	19.4	87	36.7	94	39.7	237	340,000	338,443
Burlington City													
December 2009	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	--	--
December 2008	0	0.0	0	0.0	0	0.0	0	0.0	32	100.0	32	504,990	612,770
Year-to-date 2009	0	0.0	0	0.0	0	0.0	4	1.4	289	98.6	293	463,990	603,228
Year-to-date 2008	0	0.0	0	0.0	0	0.0	23	4.5	490	95.5	513	409,999	471,420
Grimsby Town													
December 2009	0	0.0	0	0.0	2	50.0	2	50.0	0	0.0	4	--	--
December 2008	0	0.0	0	0.0	1	12.5	4	50.0	3	37.5	8	--	--
Year-to-date 2009	0	0.0	0	0.0	7	7.7	65	71.4	19	20.9	91	329,900	351,515
Year-to-date 2008	0	0.0	0	0.0	13	9.8	83	62.9	36	27.3	132	338,900	366,923

Source: CMHC (Market Absorption Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
December 2009

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $200,000		$200,000 - $249,999		$250,000 - $299,999		$300,000 - $349,999		$350,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Hamilton CMA													
December 2009	1	1.5	4	6.0	14	20.9	16	23.9	32	47.8	67	349,000	375,994
December 2008	0	0.0	2	1.5	17	12.8	28	21.1	86	64.7	133	387,990	442,993
Year-to-date 2009	7	0.6	25	2.1	160	13.4	261	21.8	743	62.1	1,196	382,025	445,600
Year-to-date 2008	10	0.6	37	2.1	178	10.1	466	26.4	1,071	60.8	1,762	371,900	404,532

Source: CMHC (Market Absorption Survey)

Table 4b: Absorbed Single-Detached Units by Price Range
December 2009

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $125,000		$125,000 - $149,999		$150,000 - $174,999		$175,000 - $199,999		$200,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Brant City													
December 2009	0	0.0	1	10.0	0	0.0	0	0.0	9	90.0	10	392,500	395,090
December 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Year-to-date 2009	1	1.1	1	1.1	8	8.7	2	2.2	80	87.0	92	326,900	351,207
Year-to-date 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City													
December 2009	0	0.0	0	0.0	0	0.0	0	0.0	20	100.0	20	290,000	303,602
December 2008	0	0.0	1	5.0	3	15.0	3	15.0	13	65.0	20	235,000	231,150
Year-to-date 2009	3	1.4	16	7.7	38	18.3	8	3.8	143	68.8	208	238,445	251,506
Year-to-date 2008	12	4.1	43	14.6	27	9.2	32	10.9	180	61.2	294	225,000	219,938
Brantford CMA													
December 2009	0	0.0	1	3.3	0	0.0	0	0.0	29	96.7	30	320,000	334,098
December 2008	0	0.0	1	4.0	6	24.0	4	16.0	14	56.0	25	225,000	220,640
Year-to-date 2009	4	1.3	17	5.7	46	15.3	10	3.3	223	74.3	300	255,000	282,081
Year-to-date 2008	13	2.9	43	9.7	56	12.6	38	8.5	295	66.3	445	235,000	253,849

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford
Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price ($) of Absorbed Single-detached Units
December 2009

Submarket	Dec 2009	Dec 2008	% Change	YTD 2009	YTD 2008	% Change
Hamilton CMA	375,994	442,993	-15.1	445,600	404,532	10.2
New City of Hamilton	379,435	384,937	-1.4	399,266	378,233	5.6
Hamilton City	357,013	386,431	-7.6	377,824	353,309	6.9
Stoney Creek City	344,272	351,006	-1.9	353,141	355,337	-0.6
Ancaster City	449,717	--	n/a	527,964	530,221	-0.4
Dundas Town	--	--	n/a	455,254	501,571	-9.2
Flamborough	--	515,900	n/a	403,264	419,915	-4.0
Glanbrook	--	352,816	n/a	330,771	338,443	-2.3
Burlington City	--	612,770	n/a	603,228	471,420	28.0
Grimsby Town	--	--	n/a	351,515	366,923	-4.2
Brantford CMA	334,098	220,640	51.4	282,081	253,849	11.1
Brant City	395,090	n/a	n/a	351,207	n/a	n/a
Brantford City	303,602	231,150	31.3	251,506	219,938	14.4

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Market Absorption Survey)

Table 5a: MLS® Residential Activity for Hamilton December 2009										
		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2008	January	783	-0.4	1,185	1,608	1,644	72.1	278,189	8.8	281,078
	February	998	-3.2	1,111	1,514	1,593	69.7	276,297	1.2	277,081
	March	1,057	-17.0	1,053	1,617	1,541	68.3	289,226	10.8	290,349
	April	1,381	2.2	1,100	2,272	1,736	63.4	283,846	6.9	290,544
	May	1,435	-6.1	1,115	2,179	1,745	63.9	293,927	5.2	283,298
	June	1,325	-10.0	1,049	1,888	1,691	62.0	287,249	6.5	284,839
	July	1,204	-11.3	1,029	1,776	1,681	61.2	281,580	4.8	280,174
	August	947	-20.4	978	1,539	1,677	58.3	283,974	4.8	284,430
	September	979	-0.7	972	1,886	1,715	56.7	282,719	7.0	282,591
	October	889	-27.7	890	1,664	1,688	52.7	254,004	-8.7	264,573
	November	658	-36.5	837	1,214	1,699	49.3	284,469	6.3	283,043
	December	454	-27.4	791	554	1,301	60.8	240,073	-8.3	260,329
2009	January	447	-42.9	714	1,455	1,508	47.3	264,549	-4.9	270,456
	February	717	-28.2	851	1,368	1,486	57.3	265,452	-3.9	266,854
	March	1,002	-5.2	912	1,754	1,481	61.6	263,120	-9.0	273,942
	April	1,188	-14.0	987	1,851	1,444	68.4	286,191	0.8	278,745
	May	1,316	-8.3	1,030	1,754	1,424	72.3	297,132	1.1	284,933
	June	1,560	17.7	1,153	1,690	1,422	81.1	297,117	3.4	291,648
	July	1,318	9.5	1,097	1,594	1,468	74.7	296,591	5.3	293,946
	August	1,090	15.1	1,116	1,383	1,462	76.3	291,374	2.6	290,884
	September	1,162	18.7	1,143	1,606	1,426	80.2	304,670	7.8	298,381
	October	1,130	27.1	1,164	1,435	1,478	78.8	296,253	16.6	306,451
	November	1,017	54.6	1,227	1,216	1,565	78.4	310,377	9.1	308,037
	December	733	61.5	1,286	710	1,632	78.8	285,795	19.0	304,415
	Q4 2008	2,001	-30.8		3,432			260,861	-3.7	
	Q4 2009	2,880	43.9		3,361			298,579	14.5	
	YTD 2008	12,110	-12.7		19,711			280,790	4.4	
	YTD 2009	12,680	4.7		17,796			290,946	3.6	

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[1]Source: CREA
[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 5b: MLS® Residential Activity for Brantford
December 2009

		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2008	January	145	-3.3	203	304	314	64.6	205,398	7.2	216,059
	February	158	-21.4	163	322	311	52.4	229,561	13.9	232,788
	March	198	-5.7	197	288	312	63.1	219,169	2.6	218,349
	April	224	6.2	184	418	307	59.9	223,198	1.5	222,005
	May	236	-8.9	192	387	320	60.0	222,549	6.8	217,513
	June	237	-2.1	184	331	296	62.2	220,726	3.2	215,970
	July	197	-10.0	172	351	317	54.3	223,700	7.0	222,900
	August	172	-22.5	174	281	292	59.6	211,794	4.0	216,322
	September	195	21.1	182	322	290	62.8	220,508	7.0	220,430
	October	147	-16.0	160	323	333	48.0	214,326	1.6	219,404
	November	95	-42.4	125	212	285	43.9	211,549	-2.3	209,947
	December	93	3.3	161	129	291	55.3	211,125	-0.1	213,660
2009	January	95	-34.5	133	220	238	55.9	202,157	-1.6	206,445
	February	118	-25.3	133	247	252	52.8	205,770	-10.4	211,004
	March	155	-21.7	138	365	317	43.5	219,250	0.0	218,260
	April	175	-21.9	152	324	277	54.9	210,840	-5.5	208,363
	May	168	-28.8	141	322	263	53.6	213,223	-4.2	209,551
	June	223	-5.9	162	340	272	59.6	226,115	2.4	222,577
	July	208	5.6	172	298	269	63.9	235,504	5.3	228,745
	August	147	-14.5	147	276	286	51.4	212,326	0.3	220,920
	September	181	-7.2	172	305	272	63.2	229,386	4.0	228,298
	October	147	0.0	162	242	251	64.5	212,771	-0.7	216,694
	November	173	82.1	205	237	299	68.6	227,982	7.8	228,341
	December	94	1.1	167	145	325	51.4	235,419	11.5	235,077
	Q4 2008	335	-22.1		664			212,650	-0.2	
	Q4 2009	414	23.6		624			224,270	5.5	
	YTD 2008	2,097	-9.0		3,668			218,891	4.7	
	YTD 2009	1,884	-10.2		3,321			220,369	0.7	

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[1]Source: CREA
[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 6a: Economic Indicators
December 2010

		Interest Rates			NHPI, Total, Hamilton CMA 1997=100	CPI, 1992 =100 (Ontario)	Hamilton Labour Market			
		P & I Per $100,000	Mortage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2009	January	725	7.35	7.39	150.7	110.9	374.8	5.8	66.9	807
	February	718	7.25	7.29	151.9	111.4	375.1	5.9	67.0	805
	March	712	7.15	7.19	153.1	111.7	376.4	6.1	67.4	804
	April	700	6.95	6.99	152.9	112.5	377.2	6.2	67.6	803
	May	679	6.15	6.65	153.2	113.6	377.6	6.0	67.4	801
	June	710	6.95	7.15	152.4	114.2	378.2	5.9	67.4	795
	July	710	6.95	7.15	152.6	115.1	376.9	5.5	66.8	793
	August	691	6.65	6.85	152.6	114.8	377.1	5.6	66.9	784
	September	691	6.65	6.85	153.0	115.1	375.1	5.5	66.4	787
	October	713	6.35	7.20	152.8	113.7	374.2	6.0	66.5	787
	November	713	6.35	7.20	152.3	113.5	370.9	6.7	66.4	789
	December	685	5.60	6.75	152.4	112.8	368.3	7.0	66.1	793
2010	January	627	5.00	5.79	152.3	112.4	366	8.0	66.3	796
	February	627	5.00	5.79	152.2	113.1	365.9	8.4	66.6	806
	March	613	4.50	5.55	151.9	113.7	371.1	8.8	67.9	809
	April	596	3.90	5.25	150.8	113.2	375.9	7.9	68.0	808
	May	596	3.90	5.25	149.1	114.0	379.8	7.4	68.3	803
	June	631	3.75	5.85	149.3	114.2	376.6	7.1	67.4	805
	July	631	3.75	5.85	150.9	113.7	372.5	8.2	67.5	817
	August	631	3.75	5.85	150.2	113.7	369.5	8.7	67.3	818
	September	610	3.70	5.49	150.5	113.8	369.8	9.1	67.5	822
	October	630	3.80	5.84	151.3	113.9	373.7	8.4	67.7	823
	November	616	3.60	5.59	151.0	114.6	376.2	8.0	67.8	832
	December	610	3.60	5.49		114.1	375.9	8.5	68.0	822

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

Table 6b: Economic Indicators December 2010										
		Interest Rates			NHPI, Total, Hamilton CMA 1997=100	CPI, 1992 =100 (Ontario)	Brantford Labour Market			
		P & I Per $100,000	Mortage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2009	January	725	7.35	7.39	144.5	110.9	51.2	6.0	68.4	779
	February	718	7.25	7.29	145.2	111.4	51.4	6.0	68.4	785
	March	712	7.15	7.19	145.6	111.7	51.5	6.7	68.6	779
	April	700	6.95	6.99	145.8	112.5	51.4	6.6	68.6	775
	May	679	6.15	6.65	145.9	113.6	51.5	6.8	68.8	773
	June	710	6.95	7.15	146.4	114.2	51.7	6.6	68.9	764
	July	710	6.95	7.15	146.5	115.1	51.8	6.4	68.7	749
	August	691	6.65	6.85	146.6	114.8	52.3	6.3	69.4	752
	September	691	6.65	6.85	146.6	115.1	52.7	6.3	69.4	758
	October	713	6.35	7.20	146.6	113.7	52.4	6.4	69.5	772
	November	713	6.35	7.20	146.5	113.5	51.7	6.1	68.0	780
	December	685	5.60	6.75	146.5	112.8	51.5	6.1	67.8	792
2010	January	627	5.00	5.79	146.6	112.4	51	6.8	67.8	797
	February	627	5.00	5.79	146.6	113.1	50.8	7.8	68.2	785
	March	613	4.50	5.55	146.2	113.7	50.5	9.2	68.7	779
	April	596	3.90	5.25	145.5	113.2	50.7	9.0	68.8	777
	May	596	3.90	5.25	145.1	114.0	50.8	9.5	69.7	788
	June	631	3.75	5.85	145.1	114.2	51.0	10.2	70.7	793
	July	631	3.75	5.85	145.3	113.7	51.3	11.9	71.9	796
	August	631	3.75	5.85	145.4	113.7	51.2	12.4	72.4	800
	September	610	3.70	5.49	146.1	113.8	51.7	13.1	73.0	797
	October	630	3.80	5.84	146.5	113.9	52.6	12.4	73.3	785
	November	616	3.60	5.59	147.2	114.6	53.2	12.7	73.6	771
	December	610	3.60	5.49		114.1	53.7	12.0	74.0	760

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

METHODOLOGY

Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2006 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modelled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A "**Single-Detached**" dwelling (also referred to as "**Single**") is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A "**Semi-Detached (Double)**" dwelling (also referred to as "**Semi**") is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A "**Row (Townhouse)**" dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term "**Apartment and other**" includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The "**intended market**" is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree on integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A "**Rural**" area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions, except the Economic Indicators data (Table 6) which is based on Statistics Canada's 2001 Census area definitions.

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